

8 Tips for Adding Curb Appeal and Value to Your Home Help Your House Put It's Best Face Forward

Homes with high curb appeal command higher prices and take less time to sell. We're not talking about replacing vinyl siding with redwood siding; we're talking about maintenance and beautifying tasks you'd like to live with anyway. The way your house looks from the street — attractively landscaped and well-maintained — can add thousands to its value. Which projects pump up curb appeal most? Some weekend elbow grease goes a long way, as does a dose of colour, and consistent seasonal maintenance.

Wash Your House's Face

Before you scrape any paint or plant more azaleas, wash the dirt, mildew and general grunge off the outside of your house. Washing a house can add thousands to the sale price. A bucket of soapy water and a long-handled, soft-bristled brush can remove the dust and dirt that have splashed onto your wood, vinyl, metal, stucco, brick, and fiber cement siding. Power washing can reveal the true colour of your flagstone walkways. Wash your windows inside and out, swipe cobwebs from eaves, and hose down downspouts.

Freshen the Paint Job

The most commonly offered curb appeal advice from real estate pros and appraisers is to give the exterior of your home a good paint job. Buyers will instantly notice it, and appraisers will value it. Painting is one of the least expensive and time-consuming facelifts, but resist the urge to make a statement with colour. If you're looking to sell, keep in mind that an appraiser might mark down the value of a house that's painted a wildly different colour from the norm.

Regard the Roof

The condition of your roof is one of the first things buyers notice and appraisers assess. Missing, curled, or faded shingles add nothing to the look or value of your house. If your neighbours have maintained or replaced their roofs, yours may look especially shabby. Some tired roofs look a lot better after you remove years of dirt, moss, lichens, and algae. Don't try cleaning your roof yourself: call a professional with the right tools and technique to clean it without damaging it.



Neaten the Yard

A well-manicured lawn, fresh mulch, and pruned shrubs boost the curb appeal of any home. Replace overgrown bushes with leafy plants and colourful annuals. Surround bushes and trees with dark mulch, which gives a rich feel to the yard. Put a crisp edge on garden beds, pull weeds and invasive vines, and plant a few geraniums in pots. Green up your grass with lawn food and water. Cover bare spots with seeds and sod, get rid of crab grass, and mow regularly.

Add a Splash of Colour

Plant a tulip border in the fall that will bloom in the spring. Dig a flowerbed by the mailbox and plant some pansies. Place a brightly coloured bench or Muskoka chair on the front porch. Get a little daring, and paint the front door red or blue. These colourful touches won't add to the value of your house, but beautiful colours definitely enhance curb appeal.

Glam Your Mailbox

An upscale mailbox, architectural house numbers, or address plaques can make your house stand out. High-style die cast aluminum mailboxes range from \$100 to \$350. If you don't buy new, you should at least give your old mailbox a facelift with paint and new house numbers. Your local home improvement center will have an impressive selection of decorative numbers and architectural address plaques.

Fence Yourself In

A picket fence with a garden gate to frame the yard is an asset. Not only does it add visual punch to your property, appraisers will give extra value to a fence in good condition, although it has more impact in a family-oriented neighbourhood than an upscale retirement community. If you already have a fence, make sure it's clean and in good condition. Replace broken gates and tighten loose latches.

Maintenance Is a Must

Nothing looks worse from the curb — and sets off subconscious alarms — like hanging gutters, missing bricks from the front steps, or peeling paint. Not only can these deferred maintenance items damage your home, but they can decrease the value of your house.

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For many Canadians, their homes are their most important investment. Renovations a great way to increase property value, make daily living more comfortable, and avoid the hassle of selling and buying in a market with low inventory. Current mortgage interest rates are very low based on historical numbers and only slightly higher than record lows.

With the real estate market remaining so hot in the GTA, many people are choosing to renovate rather than look for a new home. So, if you are looking to renovate or are simply thinking of getting rid of some high interest debt, you won't find a better time than the present to do so. There are many reasons refinancing is a good idea and understanding them will help you make an informed decision on whether or not it is right for you. Some of the reasons refinancing could be a good idea for you include:

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4. Rates are based on your credit. If you have a good credit score, you will be able to qualify for the lowest interest rates avail-

able. If your credit is damaged, you may still be able to access funds at lower rates. As the debts are paid, your credit will improve over time enabling you to access even lower interest funds in the future.

Those that need to repair their credit, should have a plan in mind before borrowing any money. Seek professional advice to be sure that you have access to the lowest possible rates. When you apply for refinancing with poor credit your interest rate will be higher than someone with excellent credit. It is important that financing is arranged to ensure that you only pay higher rates for a short period of time.

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Better Safe than sorry...

Water is the new fire in the insurance world. Whereas fire remains a devastating occurrence, it has been replaced by water claims in terms of frequency and cost. Water claims account for **50%** of all claims annually in Canada.

As a result of the number and severity of water claims in Canada, the insurance industry has responded with new water damage coverages. It is important to check your policy to see what limits you have for various potential water claims.

Sewer back-up claims are nasty. They occur when sewage backs up into your basement. Sewer back-up claims should be dealt with by professionals. Everything that has been exposed to the sewage should be ripped out, disinfected and /or thrown away. A special cleaner is used on walls and floors to disinfect the concrete. Black mold is a real risk of sewer back-up that proper cleaning can eradicate. If your basement is finished, the affected portions of the walls should be torn out and replaced. Wooden furniture can sometimes be cleaned while clothing, rugs and fabrics are often too damaged to salvage.

If your policy includes Sewer Back-Up you need to understand the limit. This is the amount that is available to you to mitigate the damage and replace what has been lost. It is also the amount that is available to reconstruct the damaged area. Some insurer's offer full limits while others cap their limit at \$10,000 or less. In some cases, you may not have sewer back-up at all. A typical sewer back-up claim to a finished basement can cost anywhere from \$25,000 to \$200,000.

The insurance industry has responded with additional coverages for storm damage

that is offered in addition to sewer back-up. Storm activity includes heavy rain and flooding from eaves, downspouts, and drains. Heavy and sudden build-up of water on paved surfaces is covered if it breaches your home at or above ground level.



Annual rainfall has increased 19% in Canada since the 1950's and the trend is continuing.

This coverage has many names: overland water, waterproof coverage, and enhanced water damage package to name a few. Insurance companies charge a premium for this coverage. Premiums vary depending on where you are located and the history of water claims in your area. Check your policy to see if this coverage is offered in your area or call your insurer or broker. You might also want to consider installing a back-flow valve in your basement. This valve shuts down when water tries to enter your home through your drain. Some municipalities offer the homeowner a partial refund if installed by a certified plumber. Make sure all downspouts are disconnected from your sewer system and drain away from your

building. Clean all gutters of leaves, debris and check your roof for loose shingles and wear. Alarms are available that monitor your water flow and alert you in the event of a sudden leak or burst pipe.

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